



Order Filed on February 15, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey


In Re: Milford Fred Winter, III

Case #: 22-19057

ORDER REGARDING REAFFIRMATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through _____ is hereby
ORDERED.

DATED: February 15, 2023



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

The Reaffirmation Agreement

between the Debtor(s) and Valley National Bank

_____ is:
(Creditor)

_____ Approved

 X Disapproved for the

reasons set forth on the record. However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of 11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further order of this Court in order to exercise any remedies under the subject installment agreement with respect to any pre-petition non-monetary defaults thereunder.

IT IS FURTHER ORDERED that in accordance with D.N.J. LBR 4001-2:

A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) _____ a regular monthly
statement or payment coupon;
- (2) _____ a reminder statement
which is informational only and does not demand payment;
- (3) _____ a notice of the status of
an escrow account, including a notice regarding calculation of a new monthly payment
based on a change in the property tax or insurance premium; or
- (4) _____ a notice of an adjustment
to a variable rate monthly mortgage payment resulting from a change in the interest rate.

IT IS FURTHER ORDERED that the principal amount of debt to be paid for purposes of satisfying the lien of Valley National Bank shall be and hereby is \$29,052.46 plus the applicable interest rate. Valley National Bank shall release its lien on the Debtor's vehicle once the Debtor has complied with the terms of this Order. If it has not already done so, any other fees and costs, incurred as of the date of this Order, shall be removed from the Debtor's account with Valley National Bank. See Doc. 37. Any reasonable fees and costs or charges incurred hereafter and permitted under the the terms of the loan documents between the parties may be pursued. the parties' rights in that regard are preserved.

In re:
Milford Fred Winter, III
Debtor

Case No. 22-19057-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 16, 2023

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:

Recip ID	Recipient Name and Address
db	+ Milford Fred Winter, III, 15 Webb Ave, Pitman, NJ 08071-1466

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor Wilmington Savings Fund Society FSB not in its individual capacity but solely as certificate trustee of Bosco Credit V Trust Series 2012-1 bcaine@parkermccay.com, BKcourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donna L. Thompson	on behalf of Creditor Valley National Bank donna.thompson@dlthompsonlaw.com dlthompsonlaw@aol.com
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5